

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dorothy S. Barnes
Debtor

Case No. 20-00933-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Mar 28, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2025:

Recip ID	Recipient Name and Address
db	+ Dorothy S. Barnes, 140 Palmyra Bellegrove Rd, Annville, PA 17003-9177
aty	+ Leah M. Stump-Lesley, Harold Shepley & Associates, LLC, 3115 N. Front Street, Harrisburg, PA 17110-1310
5311544	+ Penn State Hershey Medical, 500 University Drive, Hershey, PA 17033-2390
5311547	Roger Hochschild, CEO, Discover Bank, 502 E. Market Street, Riverwoods, IL 60015
5311550	+ U.S. Bank, N.A., Attn: Bankruptcy, P.O. Box 5263, Carol Stream, IL 60197-5263

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Mar 28 2025 22:40:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5320873	Email/PDF: bncnotices@becket-lee.com	Mar 28 2025 18:54:39	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5311533	+ Email/PDF: bncnotices@becket-lee.com	Mar 28 2025 18:54:39	Amex, Correspondence, P.O. Box 981540, El Paso, TX 79998-1540
5311534	^ MEBN	Mar 28 2025 18:35:53	Bureau of Account Management, 3607 Rosemont Avenue, Suite 502 P.O. Box 8875, Camp Hill, PA 17011-6904
5311535	EDI: CAPITALONE.COM	Mar 28 2025 22:40:00	Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
5311536	+ Email/Text: bankruptcy@cavps.com	Mar 28 2025 18:38:00	Cavalry Portfolio Services, LLC, Attn: Bankruptcy Department, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
5312703	+ Email/Text: bankruptcy@cavps.com	Mar 28 2025 18:38:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5311537	+ EDI: JPMORGANCHASE	Mar 28 2025 22:40:00	Chase Card Services, P.O. Box 15298, Wilmington, DE 19850-5298
5311538	EDI: DISCOVER	Mar 28 2025 22:40:00	Discover Financial, Attn: Bankruptcy, P.O. Box 15316, Wilmington, DE 19850
5313960	EDI: DISCOVER	Mar 28 2025 22:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5311539	EDI: DISCOVER	Mar 28 2025 22:40:00	Discover Financial Services, Attn: Bankruptcy Services, P.O. Box 3025, New Albany, OH 43054-3025
5311540	+ EDI: BLUESTEM	Mar 28 2025 22:40:00	Fingerhut Direct Marketing, Bankruptcy Department, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
5311541	EDI: JEFFERSONCAP.COM	Mar 28 2025 22:40:00	Jefferson Capital Systems, LLC, P.O. Box 1999, Saint Cloud, MN 56302

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5319828	^ MEBN	Mar 28 2025 18:35:34	Lakeview Loan Servicing LLC, PO Box 840, Buffalo, NY 14240-0840
5311542	Email/Text: camanagement@mtb.com	Mar 28 2025 18:38:00	M&T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240
5311543	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 28 2025 18:38:00	Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Suite 100, San Diego, CA 92108-3007
5327419	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 28 2025 18:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5311546	EDI: PRA.COM	Mar 28 2025 22:40:00	Portfolio Recovery Associates, 120 Corporate Boulevard, Norfolk, VA 23502
5311545	EDI: PRA.COM	Mar 28 2025 22:40:00	Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502
5319211	EDI: PRA.COM	Mar 28 2025 22:40:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5312271	^ MEBN	Mar 28 2025 18:35:51	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5311548	+ EDI: SYNC	Mar 28 2025 22:40:00	Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5311549	+ EDI: SYNC	Mar 28 2025 22:40:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5311551	+ Email/Text: PHILAW@weltman.com	Mar 28 2025 18:38:00	Weltman Weinberg & Reis, Co., LPA, 170 S. Independence Mall W., Suite 874W, Philadelphia, PA 19106-3334

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Midland Credit Management, Inc.

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmllawgroup.com
Leah M Stump	on behalf of Attorney Leah M. Stump-Lesley lstump@shepleylaw.com
Leah M Stump	on behalf of Debtor 1 Dorothy S. Barnes lstump@shepleylaw.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 Dorothy S. Barnes
First Name Middle Name Last Name

Debtor 2 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-00933-HWV

Social Security number or ITIN xxx-xx-5967

EIN -----

Social Security number or ITIN -----

EIN -----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dorothy S. Barnes

By the
court:

3/28/25



Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.